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**2006 SMALL INSTALLMENT LENDERS
ANNUAL REPORT**

This is a composite of all reports related to loans using charges permitted in §5-2-214, C.R.S. The reports used in this composite were made to the Administrator of the Uniform Consumer Credit Code pursuant to § 5-2-304(2), C.R.S. This information has not been independently verified.

Number of lenders reporting data for 2006¹

21

NUMBER OF LOANS AMOUNT FINANCED

1. Total small installment loans (§5-2-214, C.R.S) made or taken by assignment in 2006

No. 37,834 \$ 14,700,142

2. Total number and amount financed by loan amount:

- a. \$100.00 - \$ 300.00
- b. \$300.01 - \$ 500.00
- c. \$500.01 - \$ 750.00
- d. \$750.01 - \$ 1,000.00

No. 16,443 \$ 3,767,410
No. 11,487 \$ 4,773,750
No. 7,868 \$ 4,394,101
No. 2,036 \$ 1,764,881

3. Average annual percentage rate (APR) by loan amount:

- a. \$100.00 - \$ 300.00
- b. \$300.01 - \$ 500.00
- c. \$500.01 - \$ 750.00
- d. \$750.01 - \$ 1,000.00

APR 162.266 %
APR 108.709 %
APR 86.094 %
APR 72.447 %

4. Small installment loans outstanding as of December 31, 2006

No. 12,309 \$ 4,651,176

5. Small installment loans:

AMOUNT FINANCED FINANCE CHARGE

- a. Maximum amount financed and finance charge²
- b. Average amount financed and finance charge
- c. Average contracted loan term
- d. Average actual loan term

\$ 1,000.00 \$ 340.00
\$ 388.54 \$ 141.32
6.63 months
3.09 months

6. Number and amount financed by collateral:

NUMBER AMOUNT FINANCED

- a. Unsecured – Signature Only
- b. Secured – Automobile
- c. Secured – Automobile Title
- d. Secured – Personal Property/Other

No. 31,354 \$ 12,295,037
No. 49 \$ 31,580
No. 591 \$ 306,525
No. 5,840 \$ 2,067,000

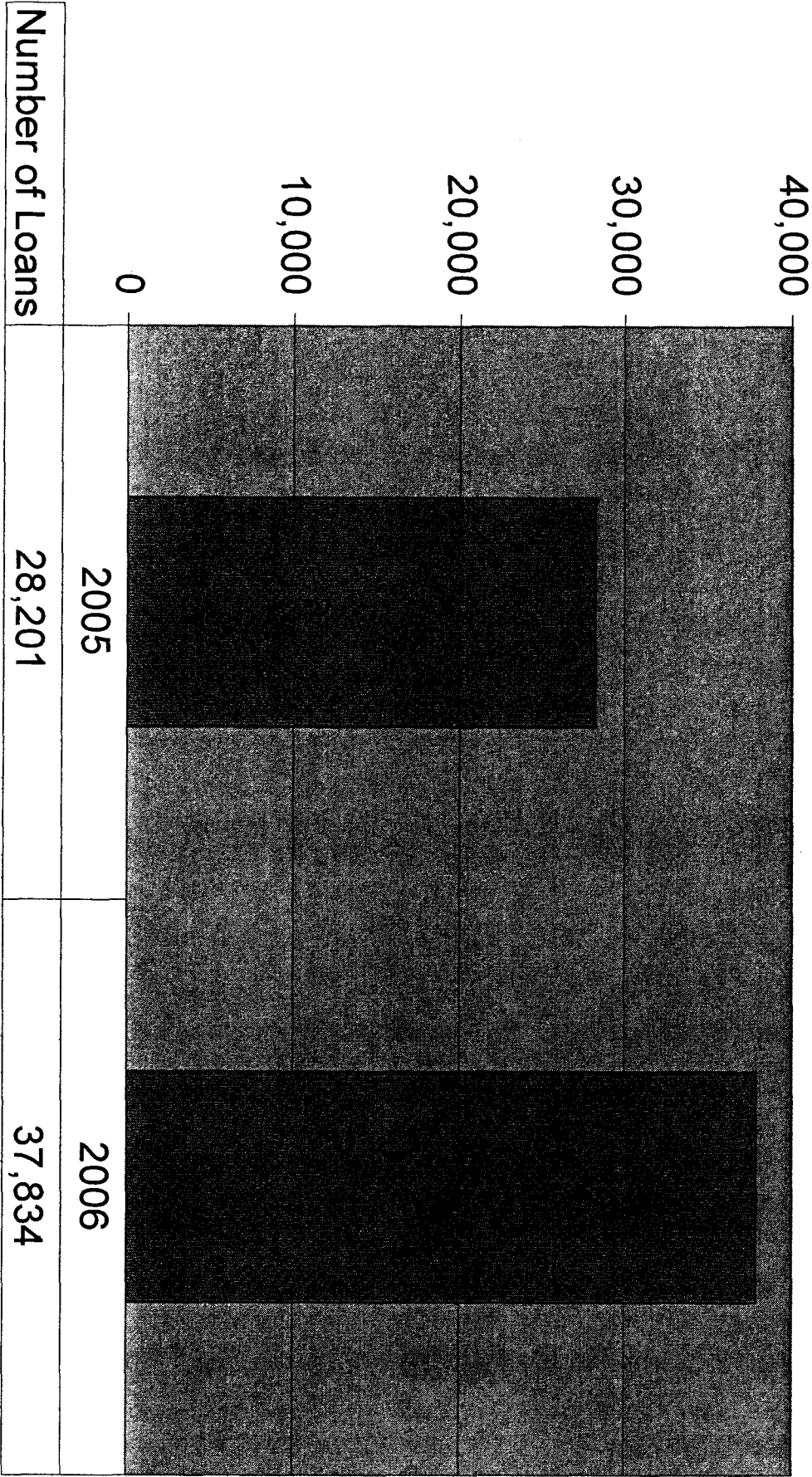
¹ The total licenses reported are representative of 4 individual lenders – some with multiple locations licensed.

² Maximum amount financed and finance charge permitted by law.

7. Total of defaulted loans in 2006	No.	<u>3,435</u>	\$	<u>1,256,777</u>
a. Total of loans recovered	No.	<u>155</u>	\$	<u>13,671</u>
b. Total of loans charged off	No.	<u>3,295</u>	\$	<u>1,245,406</u>
c. Total number of bankruptcies	No.	<u>30</u>		
d. Total number of garnishments	No.	<u>147</u>		
e. Total number of repossessions in 2006	No.	<u>0</u>		
8. Number of loans renewed (refinanced/extended/rolled)	No.	<u>27,487</u>	\$	<u>12,564,574</u>
a. Number of loans renewed as a % of total loans made				<u>72.65%</u>
9. Total number of individual consumers to whom small installment loans were made to in 2006³	No.	<u>15,354</u>		
a. Number of individual consumers with 4 or fewer new or refinanced loans in 2006	No.	<u>13,692</u>		
b. Number of individual consumers with 5 or more new or refinanced loans in 2006	No.	<u>1,662</u>		

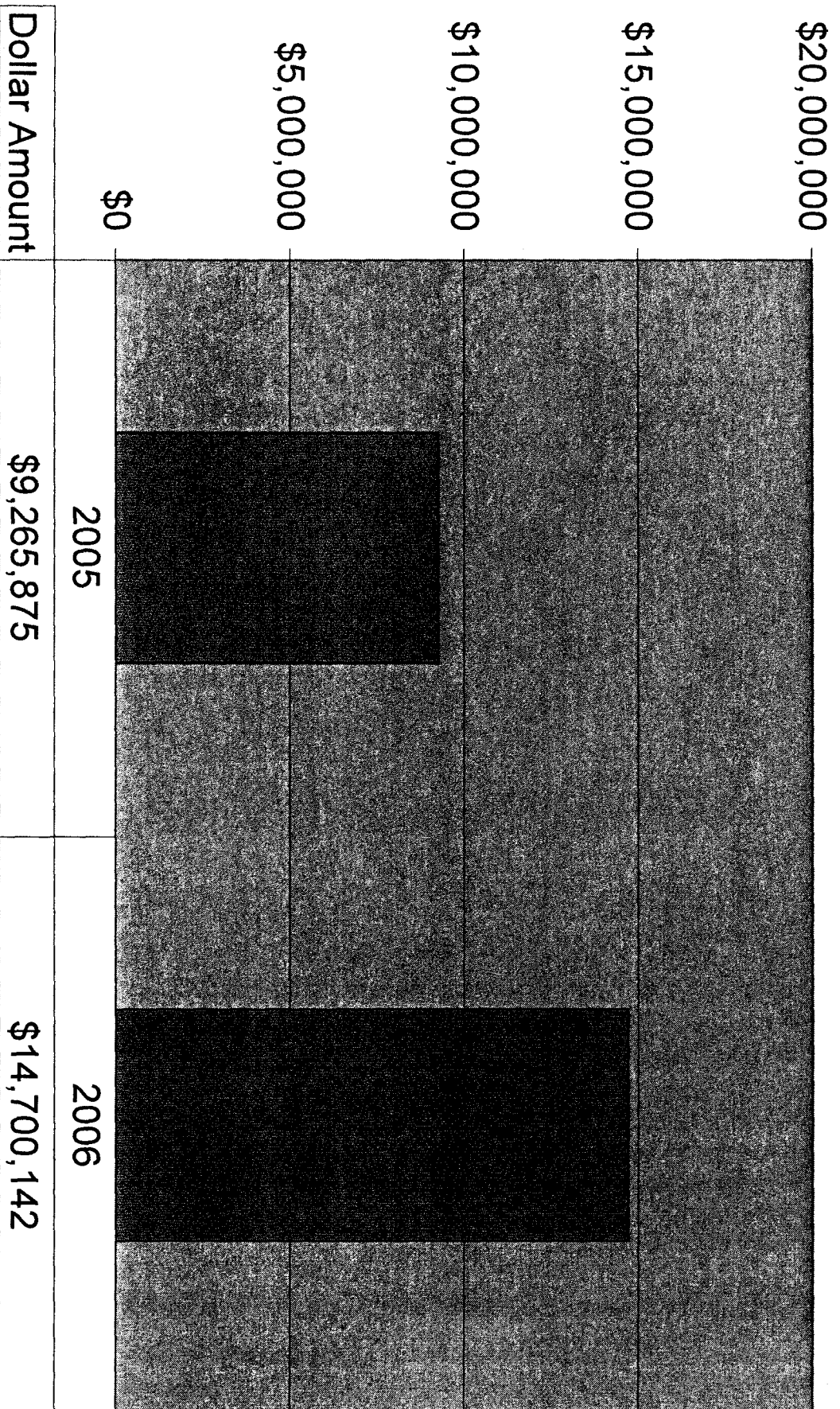
³ The numbers do not account for consumers that may have received loans from more than one lender.

Colorado Small Installment Loans 2005 - 2006 Volume*



*UCCC Section 5-2-214 went into effect August 1, 2004. The information reflects the first two full years of data.

Colorado Small Installment Loans 2005 - 2006 Dollar Amount*



* UCCC Section 5-2-214 went into effect August 1, 2004. The information represents the first two full years of data.